

Investor NON-QM Comparison Chart

	INV - LITE DOC	INV - LITE DOC - ITIN	INV - ASSET UTILIZATION	INV - DSCR - STANDARD	INV - DSCR - PLUS	INV - FOREIGN NATIONAL - DSCR PLUS	
Max LTV Purchase/R&T	80%	75%	80%	75%	75%	75%	
Max LTV Cash-Out	75%	70%	75%	70%	70%	60%	
Min FICO	660	660	700	700	680	N/A	
Loan Amount	Up to \$3,000,000	Up to \$1,000,000	Up to \$3,000,000	Up to \$2,000,000	Up to \$2,000,000	Up to \$2,000,000	
Reserves (months)	\$LA ≤ \$500,000 = 3 \$LA \$500,001-\$1,500,000 = 6 \$LA > \$1,500,000 = 12	\$LA ≤ \$500,000 = 3 \$LA \$500,001-\$1,500,000 = 6 \$LA > \$1,500,000 = 12	\$LA ≤ \$500,000 = 3 \$LA \$500,001-\$1,500,000 = 6 \$LA > \$1,500,000 = 12	\$LA ≤ \$500,000 = 3 \$LA \$500,001-\$1,500,000 = 6 \$LA > \$1,500,000 = 12	\$LA ≤ \$500,000 = 3 \$LA \$500,001-\$1,500,000 = 6 \$LA > \$1,500,000 = 12	\$LA ≤ \$500,000 = 3 \$LA \$500,001-\$1,500,000 = 6 \$LA > \$1,500,000 = 12	12
Min DSCR	N/A	N/A	N/A	1.00x	1.10x	1.10x	
Max DTI	50%	50%	50%	N/A	N/A	N/A	
Housing Lates Allowed	0x30 last 12 months	0x30 last 12 months	0x30 last 12 months	0x30 last 12 months	0x30 last 12 months	0x30 last 12 months	
Non Warrantable Condo Max LTV (Purchase & R/T)	75%	75%	75%	75%	75%	65%	
2nd Home Max LTV (Purchase & R/T)	N/A	N/A	N/A	N/A	N/A	N/A	
Tradeline Requirements	3 reported for at least 12 months, OR 2 reported for 24 months	3 reported for at least 12 months, OR 2 reported for 24 months	3 reported for at least 12 months, OR 2 reported for 24 months	3 reported for at least 12 months, OR 2 reported for 24 months	3 reported for at least 12 months, OR 2 reported for 24 months	N/A	
FTHB	Yes	Yes	Yes	Yes	Yes	Yes	
First Time Investor	Yes	Yes	Yes	Yes	Yes	Yes	
Employment/Income 1003	Yes; wage earner or self-employed	Yes; wage earner or self-employed	N/A	N/A	N/A	N/A	
4506-C Required	No	No	No	No	No	No	
I/O Available	Yes	No	Yes	Yes	Yes	Yes	
Cashout Max Cash-in-Hand	LTV ≤ 60% = \$1,500,000 LTV > 60% = \$750,000	LTV ≤ 60% = \$1,000,000 LTV > 60% = \$750,000	LTV ≤ 60% = \$1,500,000 LTV > 60% = \$750,000	\$500,000	\$500,000	\$500,000	
Gift Funds Allowed	Yes	Yes	Yes	Yes	Yes	Yes	
Pre-Payment Penalty	Yes	Yes	Yes	Yes	Yes	Yes	

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